

WE CAN MAKE A DIFFERENCE IN YOUR LIFE™

CO-OP
TOLEDO
CREDIT UNION

Consumer Cents

News for Co-op Toledo Credit Union Members

Helping You Achieve Financial Security

Fall 2014

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Hours:

Monday, Tuesday, Thursday 9-5
Wednesday
Lobby 9-12 - Drive Thru 9-5
Friday 9-6

web site: www.cooptcu.com

SPECIAL HOLIDAY HOURS

Friday, November 28th 9am-12pm
Wednesday, December 24th 9am-12pm
Wednesday, December 31st 9am-12pm

HOLIDAY CLOSINGS

Columbus Day Monday, October 13th
Veteran's Day Tuesday, November 11th
Thanksgiving Thursday, November 27th
Christmas Thursday, December 25th
New Years Day Thursday, January 1st

DATES TO REMEMBER

National Boss' Day October 16th
International Credit Union Day October 16th
Halloween October 31st
Daylight Savings November 2nd
Election Day November 4th

DIVIDEND NEWS

Your Board of Directors voted to pay dividends on Share Balances as listed below.

SHARE BALANCE	RATE	APY
\$100 to \$19,999.99	.05%	.05%
\$20,000 and over	.10%	.10%

CERTIFICATES

6 month/\$1,000 min.	.10%	.10%
12 month/\$1,000 min.	.25%	.25%
24 month/\$1,000 min.	.45%	.45%
36 month/\$1,000 min.	.55%	.55%
48 month/\$5000 min.	.55%	.55%



Local Service.
GLOBAL GOOD.TM
INTERNATIONAL CREDIT UNION DAY[®]

International Credit Union (ICU) Day[®] has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

This year's ICU Day will take place on Oct. 16, 2014. Its theme, "Local Service. Global Good.," emphasizes credit unions' positive impact in their communities and around the world.

"ICU Day was established to acknowledge credit unions' strong base in their communities, both local and global," said Brian Branch, World Council president and CEO. "This year's theme champions the credit union model by shining light on the industry's support of charity causes at the local, national and international levels."

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved. Credit unions and associations throughout the world celebrate the day with open houses, contests, picnics and parades.

Visit us at Co-op Toledo Credit Union and celebrate with your fellow member owners!

CO-OP FAMILY OF STAFF

Jenny Segura - Manager
Becky McDonagh - Assistant Manager
Honie Sulier - Member Service
Nickole Albright - Member Service
Amanda Coop - Member Service

Welcome to our family Becky and Amanda!!!

YOUR CREDIT UNION...THERE TO SERVE!





ADDED PROTECTION THAT KEEPS TRANSACTIONS PRIVATE

MasterCard SecureCode is a private code for your MasterCard account that you can use when you're shopping online. Only you and your financial institution know what your code is – retailers aren't able to see it. So you can trust that your transactions get independent approval every time.

Make sure you go to our website www.cooptcu.com and click on links and info. At the bottom you will see MasterCard Securecode. Register your card today for added security.

TO EVERYONE WHO SHOPS ONLINE , TRAVELS OR PAY BILLS WITH THEIR DEBIT CARD TO A COMPANY IN ANOTHER STATE!!!

FOR SECURITY PURPOSES WE HAVE PUT A BLOCK ON SIGNATURE BASED TRANSACTIONS OCCURRING OUTSIDE OF OHIO, INDIANA, MICHIGAN AND ILLINOIS. IF THE MERCHANT ACCEPTS DEBIT TRANSACTIONS, IT WILL REQUIRE YOU TO CHOOSE DEBIT AND USE YOUR PIN. IF YOU MAKE FREQUENT PURCHASES OUTSIDE OF THESE STATES, PLEASE CONTACT THE CREDIT UNION FOR AN ALTERNATIVE SOLUTION. THANK YOU FOR YOUR COOPERATION. THIS IS FOR YOUR PROTECTION AS WELL AS OURS. ALSO, MAKE SURE YOU ARE REGISTERING YOUR DEBIT CARD WITH MASTERCARD SECURE CODE. THE LINK IS ON OUR WEBSITE.

DO'S AND DON'TS WHEN BUYING A HOME

When you're buying a home, you'll probably have a lot of questions. You'll also have a lot of advice to sift through. Here are a few tips on what to do and what NOT to do when buying a home.

First, for the Don'ts. When you're thinking about buying a home -- DON'T go house hunting without a mortgage pre-approval. This isn't a pitch to get you in our office, its common sense. Before you go looking at a bunch of houses, make sure you know how big of a house payment you can afford. Second, once you have a pre-approval, Don't make significant changes to your finances. Avoid big purchases on credit. Keep your finances even-keeled.

Now for the Do's. Do build money in your savings account. Even if you use a 100-percent financing option for your loan, you'll likely need some money to close. Also, Do keep paying your bills on time. Late payments can really hurt your credit score, so be diligent.

If you've been thinking about entering the world of homeownership and want more information on our various mortgage loan options and would like further help with buying your first or next home, contact the credit union today. We will get you in touch with our mortgage specialist who will walk you through this process and get you on your way.

POTATO LEEK SOUP

Prep Time: 10 Minutes

Cook Time: 30 Minutes

Total Time: 40 Minutes

Servings: 4-6

INGREDIENTS:

- 1/2 cup sliced leek, washed well
- 2 cans chicken broth
- 4 medium potatoes, cut in 1" cubes
- 1 onion, diced
- 3/4 cup heavy cream
- 1/2 teaspoon pepper
- 1/2 teaspoon salt
- 1 teaspoon dried thyme
- 1/2 teaspoon celery seed
- 1/8 teaspoon garlic powder

DIRECTIONS:

1. Bring broth to a boil and reduce to medium.
2. Add leeks, potatoes, and onion.
3. Simmer, covered, 25-30 minutes.
4. Add seasonings and cream.
5. Simmer 5 minutes more.
6. Slightly mash with a potato masher to desired consistency.
7. Serve with salad and crusty bread.
8. A snap to make, but tastes gourmet!

